

**NOTICE:**

Please be advised that this corrected document is filed in connection with the redaction of certain potentially confidential personal information in a document previously filed in your bankruptcy case by the creditor identified herein. This corrected document is otherwise identical to the original document in all respects. The substance of the document has not been changed in any way.

B 10 (Official Form 10) (12/12)

<b>UNITED STATES BANKRUPTCY COURT</b> _____ <b>DISTRICT OF</b> <u>New Jersey</u>		<b>PROOF OF CLAIM</b>
Name of Debtor: <div style="text-align: center; font-weight: bold; font-size: 1.2em;">RICKEY COLEMON</div>	Case Number: <div style="text-align: center; font-weight: bold; font-size: 1.2em;">12-36601</div>	<div style="text-align: center; font-weight: bold; font-size: 1.2em;">COURT USE ONLY</div> <div style="padding: 5px;"> <input type="checkbox"/> Check this box if this claim amends a previously filed claim.   <b>Court Claim Number:</b> _____  <i>(If known)</i>   <b>Filed on:</b> _____ </div> <div style="padding: 5px;"> <input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars. </div>
NOTE: Do not use this form to make a claim for an administrative expense that arises after the bankruptcy filing. You may file a request for payment of an administrative expense according to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property): <div style="font-weight: bold; font-size: 1.2em;">PNC Bank</div>		
Name and address where notices should be sent: <div style="font-weight: bold; font-size: 1.2em;">PNC Bank</div> <div style="font-weight: bold; font-size: 1.2em;">PO Box 94982</div> <div style="font-weight: bold; font-size: 1.2em;">Cleveland, OH 44101</div> Telephone number: _____ email: _____ <div style="font-weight: bold; font-size: 1.2em;">1-866-622-2657 EXT 44177</div>		
Name and address where payment should be sent (if different from above):  Telephone number: _____ email: _____		
<b>1. Amount of Claim as of Date Case Filed:</b> \$ <u>12,219.05</u>		
If all or part of the claim is secured, complete item 4.  If all or part of the claim is entitled to priority, complete item 5.  <input checked="" type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.		
<b>2. Basis for Claim:</b> <u>MONEY LOANED</u> (See instruction #2)		
<b>3. Last four digits of any number by which creditor identifies debtor:</b> <div style="background-color: black; width: 100px; height: 20px; margin: 5px 0;"></div>	<b>3a. Debtor may have scheduled account as:</b> _____ (See instruction #3a)	<b>3b. Uniform Claim Identifier (optional):</b> _____ (See instruction #3b)
<b>4. Secured Claim</b> (See instruction #4) Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information.  <b>Nature of property or right of setoff:</b> <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other <b>Describe:</b> _____  <b>Value of Property:</b> \$ _____  <b>Annual Interest Rate</b> _____ % <input type="checkbox"/> Fixed   or <input type="checkbox"/> Variable (when case was filed)		<b>Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any:</b> <div style="text-align: right;">\$ _____</div>  <b>Basis for perfection:</b> _____  <b>Amount of Secured Claim:</b> \$ _____  <b>Amount Unsecured:</b> \$ _____
<b>5. Amount of Claim Entitled to Priority under 11 U.S.C. § 507 (a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount.</b>		
<input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507 (a)(1)(A) or (a)(1)(B).  <input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. § 507 (a)(7).	<input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier – 11 U.S.C. § 507 (a)(4).  <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. § 507 (a)(8).	<input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. § 507 (a)(5).  <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. § 507 (a)(____).  <div style="text-align: right;"> <b>Amount entitled to priority:</b>            \$ _____         </div>
<small>*Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</small>		
<b>6. Credits.</b> The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #6)		

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**7. Documents:** Attached are **redacted** copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, security agreements, or, in the case of a claim based on an open-end or revolving consumer credit agreement, a statement providing the information required by FRBP 3001(c)(3)(A). If the claim is secured, box 4 has been completed, and **redacted** copies of documents providing evidence of perfection of a security interest are attached. If the claim is secured by the debtor's principal residence, the Mortgage Proof of Claim Attachment is being filed with this claim. (See instruction #7, and the definition of "**redacted**".)

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

If the documents are not available, please explain:

**8. Signature:** (See instruction #8)

Check the appropriate box.

☒ I am the creditor. ☐ I am the creditor's authorized agent. ☐ I am the trustee, or the debtor, or their authorized agent. ☐ I am a guarantor, surety, indorser, or other codebtor. (See Bankruptcy Rule 3005.)  
 (See Bankruptcy Rule 3004.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Print Name: Judy Borkey  
 Title: Bankruptcy Specialist  
 Company: PNC Bank  
 Address and telephone number (if different from notice address above): \_\_\_\_\_

/s/ Judy Borkey

12/13/2012

(Signature)

(Date)

Telephone number: \_\_\_\_\_ email: \_\_\_\_\_

*Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.*

# INSTRUCTIONS FOR PROOF OF CLAIM FORM

*The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, exceptions to these general rules may apply.*

## Items to be completed in Proof of Claim form

### **Court, Name of Debtor, and Case Number:**

Fill in the federal judicial district in which the bankruptcy case was filed (for example, Central District of California), the debtor's full name, and the case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is at the top of the notice.

### **Creditor's Name and Address:**

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

### **1. Amount of Claim as of Date Case Filed:**

State the total amount owed to the creditor on the date of the bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

### **2. Basis for Claim:**

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on delivering health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if an interested party objects to the claim.

### **3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:**

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

### **3a. Debtor May Have Scheduled Account As:**

Report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

### **3b. Uniform Claim Identifier:**

If you use a uniform claim identifier, you may report it here. A uniform claim identifier is an optional 24-character identifier that certain large creditors use to facilitate electronic payment in chapter 13 cases.

### **4. Secured Claim:**

Check whether the claim is fully or partially secured. Skip this section if the

claim is entirely unsecured. (See Definitions.) If the claim is secured, check the box for the nature and value of property that secures the claim, attach copies of lien documentation, and state, as of the date of the bankruptcy filing, the annual interest rate (and whether it is fixed or variable), and the amount past due on the claim.

### **5. Amount of Claim Entitled to Priority Under 11 U.S.C. § 507 (a).**

If any portion of the claim falls into any category shown, check the appropriate box(es) and state the amount entitled to priority. (See Definitions.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

### **6. Credits:**

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

### **7. Documents:**

Attach redacted copies of any documents that show the debt exists and a lien secures the debt. You must also attach copies of documents that evidence perfection of any security interest and documents required by FRBP 3001(c) for claims based on an open-end or revolving consumer credit agreement or secured by a security interest in the debtor's principal residence. You may also attach a summary in addition to the documents themselves. FRBP 3001(c) and (d). If the claim is based on delivering health care goods or services, limit disclosing confidential health care information. Do not send original documents, as attachments may be destroyed after scanning.

### **8. Date and Signature:**

The individual completing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what constitutes a signature. If you sign this form, you declare under penalty of perjury that the information provided is true and correct to the best of your knowledge, information, and reasonable belief. Your signature is also a certification that the claim meets the requirements of FRBP 9011(b). Whether the claim is filed electronically or in person, if your name is on the signature line, you are responsible for the declaration. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. If the claim is filed by an authorized agent, provide both the name of the individual filing the claim and the name of the agent. If the authorized agent is a servicer, identify the corporate servicer as the company. Criminal penalties apply for making a false statement on a proof of claim.

DEFINITIONS		INFORMATION
<p><b>Debtor</b> A debtor is the person, corporation, or other entity that has filed a bankruptcy case.</p>	<p>A claim also may be secured if the creditor owes the debtor money (has a right to setoff).</p>	<p><b>Acknowledgment of Filing of Claim</b> To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (<a href="http://www.pacer.psc.uscourts.gov">www.pacer.psc.uscourts.gov</a>) for a small fee to view your filed proof of claim.</p>
<p><b>Creditor</b> A creditor is a person, corporation, or other entity to whom debtor owes a debt that was incurred before the date of the bankruptcy filing. See 11 U.S.C. §101 (10).</p>	<p><b>Unsecured Claim</b> An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.</p>	
<p><b>Claim</b> A claim is the creditor's right to receive payment for a debt owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.</p>	<p><b>Claim Entitled to Priority Under 11 U.S.C. § 507 (a)</b> Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.</p>	<p><b>Offers to Purchase a Claim</b> Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 <i>et seq.</i>), and any applicable orders of the bankruptcy court.</p>
<p><b>Proof of Claim</b> A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.</p>	<p><b>Redacted</b> A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor must show only the last four digits of any social-security, individual's tax-identification, or financial-account number, only the initials of a minor's name, and only the year of any person's date of birth. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information.</p>	
<p><b>Secured Claim Under 11 U.S.C. § 506 (a)</b> A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien.</p>	<p><b>Evidence of Perfection</b> Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.</p>	

**PNC Bank**  
**P5-PCLC-A1-N**  
**2730 Liberty Avenue**  
**Pittsburgh, PA 15222**

**Rickey Coleman**  
**2525 43Rd St**  
**Pennsauken, NJ 08110**

**Date:** February 15, 2012  
**Account Number:**  
**2005 Cadillac Deville 1G6KE57Y15U182040**

("Collateral")

#### EXPLANATION OF CALCULATION OF SURPLUS OR DEFICIENCY

**The Collateral was sold as described in the notice of sale previously sent to you. An explanation of how the proceeds of the sale were distributed is set forth below:**

▪ The aggregate amount of the obligation(s) secured by the security interest under which the sale was made as of the date of this letter is	\$20,981.50
▪ The proceeds from the sale were	\$8,700.00
▪ After deducting the proceeds from the sale, the aggregate amount of the obligation(s) is	\$12,281.50
▪ Our total expenses associated with the sale are itemized as follows:	\$525.00
1. Expenses of retaking the Collateral:	\$350.00
2. Expenses of storing the Collateral:	\$0.00
3. Expenses of reconditioning the Collateral:	\$75.00
4. Expenses of advertising the sale:	\$0.00
5. Auctioneer/Broker fee:	\$15.00
6. Other: "Additional Fees"	\$85.00
7. Other:	
▪ The total amount of any other credits rebated to you (including insurance premium refunds) are	0

#### THE SALE RESULTED IN

A deficiency in the amount of \$12,281.50, and you are liable for the deficiency amount in accordance with the terms of your contract. No later than 10 days from the date of this letter, you must either forward the deficiency amount to PNC Bank at the following address: PNC Bank P O BOX 5570 CLEVELAND , OH 44101 , or contact us at the number below to discuss acceptable arrangements for the repayment of this balance. If we have not heard from you within that time, we will take whatever actions we deem advisable to protect our interests.

Future debits, credits, charges, including additional credit service charges or interest, rebates, and expenses may affect the deficiency or surplus amount set forth above.

**If you have any questions or would like further information about your account, including information regarding the calculation of the surplus or deficiency noted above, contact us at 1-800-878-0027.**

**Notice: See Reverse Side for Important Information**

The separate laws of Connecticut, the District of Columbia, New York City, North Carolina and Vermont each require that their respective residents be furnished with this notice:

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

This paragraph is a special notice to our customers who have filed a petition for protection under the United States Bankruptcy Code. Unless you have signed a reaffirmation agreement with PNC Bank, and that agreement has been filed with the bankruptcy court (and not subsequently rescinded or disallowed in accordance with the Bankruptcy Code), you should disregard all portions of this letter which state or suggest that you still have a personal liability to pay PNC Bank. You may wish to consult with an attorney regarding this letter, your bankruptcy and the ability of PNC Bank to enforce its lien on the collateral. If you have obtained a discharge under the Bankruptcy Code this letter is for informational purposes or to protect our interests in the collateral.

## Certificate of Notice Page 7 of 11

<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate.	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you.	<b>Amount Financed</b> The amount of credit provided to you or on your behalf.	<b>Total of Payments</b> The amount you will have paid after you have made all scheduled payments.	<b>Total Sale Price</b> The cost of your purchase on credit, including your down payment.
9.16 %	\$ 10211.60	\$ 31572.40	\$ 41784.00	\$ 41784.00

Your Payment Schedule will be: e means estimate

No. of Payments	Amount of Payments	When Payments Are Due
75	\$ 557.12	Monthly, beginning 12/01/2008
	\$ N/A	

**Security:** You are giving a security interest in the goods or property being purchased.  
**Filing Fees:** \$ N/A  
**Late Charge:** If a payment is more than 10 days late, you will be charged \$10.00.  
**Prepayment:** If you pay off early, you will not have to pay a penalty.

See below and your other contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, our security interests and prepayment refunds and penalties.

This Contract is between you and the Seller. All disclosures have been made by the Seller, who intends to assign (transfer) this Contract to the "Assignee" named below. If more than one person signs as Buyer below, each will be bound, separately and together, for the payment of all sums due and the performance of all your promises in this Contract. The terms in the above box are part of this Contract.

You are **RICKEY COLEMAN**  
 the Buyer(s) **2525 43RD ST PENNSAUKEN NJ 08110**

Name(s) **F. C. KERBECK & SONS**  
 Address **100 RT. 73 NORTH PALMYRA NJ 08055**  
 Zip Code

We are the Seller(s)

Name(s) **F. C. KERBECK & SONS**  
 Business Address **100 RT. 73 NORTH PALMYRA NJ 08055**  
 Zip Code

Under this Contract, you agree to buy the following property, including its accessories, all of which is called the "Goods."

YEAR	MAKE	BODY STYLE	SERIAL NUMBER	MODEL
2004	CADILLAC	4 DOOR SEDAN	1G6KE57Y15U182040	DEVILLE

**ACCESSORIES:**  
**TRADE-IN:** Your trade-in is described as follows:  
**2004 CADILLAC CTS 166DM577240189118**

**PAYMENT SCHEDULE:** You agree to pay us the Total Sale Price for the Goods. You will do this by making the Cash Downpayment and assigning the balance to PNC BANK, NATIONAL ASSOCIATION (the "Assignee"). You will also pay us the Amount Financed, plus Finance Charges, in the number and amount of monthly payments as provided in this Contract. Payments must begin on the date indicated in the Payment Schedule and are due on the same day of each following month until we receive payment in full. You may pay all or part of the Amount Financed in advance without penalty or premium. Payments must be made at any office of:

**PNC BANK, NATIONAL ASSOCIATION** (the "Assignee")

**PROPERTY INSURANCE:** You will keep the Goods insured against fire, theft, collision and other risks. You can obtain such insurance from any insurer of your choice who is acceptable to us. However, if one of the boxes below is checked, you have decided to obtain the insurance from us.

☐ Collision insurance for a term of N/A months. The cost of it is \$ N/A. The limit of coverage is \$ N/A, less a deductible of \$ N/A.  
☐ Comprehensive insurance for a term of N/A months. The cost of it is \$ N/A. The limit of coverage is \$ N/A, less a deductible of \$ N/A.  
☐ Other (describe): N/A

**THIS DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE. WITHOUT SUCH INSURANCE, YOU MAY NOT OPERATE THIS VEHICLE ON PUBLIC HIGHWAYS. (See INSURANCE on the reverse side.)**

**CREDIT INSURANCE IS NOT REQUIRED:** Credit Insurance is available through us for the term of this Contract at the cost(s) shown below. Single Credit Life and Single Credit Accident and Health Insurance are available to any one Buyer signing for insurance below. No credit insurance will be provided unless the appropriate statement(s) is signed by the Buyer(s) to be insured and the cost(s) shown below are indicated in the Amount Financed. See the CERTIFICATE OF INSURANCE or the NOTICE OF PROPOSED INSURANCE given to you on a separate document.

By signing, you want Single Credit Life Insurance, which costs \$ N/A.  
 By signing, you want Single Credit Accident & Health Insurance, which costs \$ N/A.  
 By signing, you both want Joint Credit Life Insurance, which costs \$ N/A. What are your ages?  
 1. \_\_\_\_\_ Years  
 2. \_\_\_\_\_ Years  
 Signatures of both Buyers to be insured for Joint Credit Life Insurance

Signature of Buyer to be insured for Single Credit Life Insurance  
 What is your age? \_\_\_\_\_ Years  
 Signature of Buyer to be insured for Single Credit Accident & Health Insurance  
 What is your age? \_\_\_\_\_ Years

**SECURITY AGREEMENT:** To secure the payment of all sums owed to us and the performance of all your promises in this Contract, you grant us a lien and security interest in the Goods and in any parts called "accessories," which are attached to the Goods at any later time, and in all proceeds of the Goods.

**ADDITIONAL TERMS:** THIS CONTRACT CONTAINS ON THE REVERSE SIDE. YOU ARE BOUND TO ALL THE TERMS OF THIS CONTRACT WHICH APPEAR ON THE FRONT AND REVERSE SIDES.

**USE:** You will use the goods primarily for personal, family or household purposes. You will maintain the Goods in good condition and will protect them against loss, damage and destruction. You will principally keep the Goods at your address shown above or at the following address:

**NOTICE TO RETAIL BUYER(S): DO NOT SIGN THIS CONTRACT IN BLANK. YOU ARE ENTITLED TO A COPY OF THIS CONTRACT AT THE TIME YOU SIGN. KEEP IT TO PROTECT YOUR LEGAL RIGHTS. BUYER(S) ACKNOWLEDGE(S) RECEIPT OF A COMPLETED COPY OF THIS CONTRACT AT THE TIME OF SIGNING.**

**E. C. KERBECK & SONS**  
 Seller (if person or firm Name)  
 Signature of Authorized Representative of Seller (SEAL) 10/13/2008  
 Signature of Buyer (SEAL) 10/13/2008  
 Signature of Buyer (SEAL) 10/13/2008

**CO-SIGNER: YOU SHOULD READ THE NOTICE TO CO-SIGNER, WHICH HAS BEEN GIVEN TO YOU ON A SEPARATE DOCUMENT, BEFORE SIGNING THE CO-SIGNER'S AGREEMENT.**  
**CO-SIGNER'S AGREEMENT:** You, the person (or persons) signing below as "Co-Signer," promise to pay to us, or to our order, the Amount Financed, plus Finance Charges and other charges, as provided in this Contract with the Buyer. You intend to be legally bound by all the terms of this Contract, separately and together, with the Buyer. You are making this promise to induce us to make this Contract with the Buyer, even though the proceeds will be used only for the Buyer's benefit. You agree that we may seek immediate payment from you without making any prior demand for payment on the Buyer. You also acknowledge receiving a completed copy of this Contract.

☒ Co-Signer's Signature (SEAL) Address Date  
☒ Co-Signer's Signature (SEAL) Address Date

**CO-OWNER'S SECURITY AGREEMENT:** You, the person signing below as "Co-Owner," together with the Buyer or otherwise joining all of the Owners of the Goods, give us a Security Interest in the Goods identified above. You agree to be bound by the terms of the Security Agreement and all other parts of this Contract except the promise to pay contained in the Payment Schedule section. You are giving us the security interest to induce us to make this contract with the Buyer, and to secure the payment by the Buyer of all sums due on this Contract. You will not be responsible for any balance which might be due after repossession, sale of the Goods and application of the sale proceeds to the debt.

Co-Owner's Signature (SEAL) Address Date  
 ASSIGNMENT: The Seller assigns this Contract to the Assignee on accordance with the terms stated on the reverse side. The assignment is ☒ without recourse, ☐ with full recourse. ☐ with recourse. If no box is checked, this is without recourse.  
 Seller 10/13/2008 By 10/13/2008 (SEAL) Title 10/13/2008  
**NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.**

Charge shown on bill has figured by  
its terms as scheduled. If any payment is  
made, the amount of the charge will be

**F08HVS695-020**

15. MISCELLANEOUS: If any part of this Contract is determined to be invalid, the rest shall remain in effect. The laws of New Jersey shall apply to this Contract, except as federal laws apply. This Contract shall benefit us and our successors and assigns, and shall bind you, your heirs and your personal representatives.

## MENT

visions of the paragraph above titled "Assignment," in the event of any default by Assignor, the Equipment is to be repossessed by Assignee and delivered to Seller, and without regard to the then fair market value of the Equipment, for the full unpaid balance of the debt of Assignor to Seller, or for the repurchase price in cash equal to the full unpaid balance of the debt of Assignor to Seller.



# CERTIFICATE OF TITLE

COLEMON RICKEY

PREFIX IDENTIFICATION NUMBER SUFFIX YEAR MAKE  
1 1G6KE 57Y15 U1820 40 Z 2005 CADillac  
TYPE OF TITLE DUPLICATE NO. GVIN/VEICLIDH COLOR/INTLMP DEALER ID AXLES/PROP FUEL  
STANDARD 8 GRN 25039N 2 0  
FEE ISSUE DATE VIN-REPLACEMENT MILEAGE STATUS  
40.00 10-22-2008 41956 A

OWNER(S)  
RICKEY COLEMON  
2525 43RD STREET  
PENNSAUKEN NJ 08110 2126

FLOOD S-SALVAGE  
P-POLICE T-TAX  
L-LEMON LAW  
A-ACTUAL MILEAGE  
N-NOT THE ACTUAL MILEAGE  
V-MILEAGE EXCEEDS THE  
MECHANICAL UNITS

NUMBER OF OWNERS  
1

NUMBER OF LIEHOLDERS  
1

OWNER DL/CC #: C6240 65600 12502

I, CHIEF ADMINISTRATOR OF THE MOTOR VEHICLE COMMISSION, OF THE STATE OF NEW JERSEY, DO HEREBY CERTIFY THAT EVIDENCE OF PURCHASE OF OWNERSHIP, IN COMPLIANCE WITH THE LAWS OF THE STATE OF NEW JERSEY, OF THE DESCRIBED ARTICLE, HAS BEEN RECORDED AND FILED WITH ME, AND I DO HEREBY ISSUE THIS CERTIFICATE OF OWNERSHIP SUBJECT TO SECURITY AGREEMENT OR LIEN, IF ANY, AS STATED.

*Gloria D. Skerifon*  
SIGNATURE

CONTROL NUMBER  
AC765928

State of New Jersey  
MOTOR VEHICLE COMMISSION

DATE  
10-22-2008  
67507 45951 52220  
PNC BANK NA  
2730 LIBERTY AVE  
PITTSBURGH PA 15222

LIEN RELEASED BY  
SIGNATURE  
TITLE DATE  
LIEN RELEASED BY  
SIGNATURE  
TITLE DATE

ISMSS-1 (R11/07)

GD200829600001236

ALTERATION OR ERASURE VOIDS THIS TITLE. KEEP IN SAFE PLACE

VOID IF ALTERED

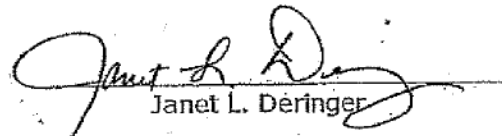


CERTIFICATE

The undersigned, Janet L. Deringer, Assistant Secretary of PNC Bank, National Association does hereby certify as follows:

1. National City Bank was a wholly owned subsidiary of National City Corporation.
2. Effective December 31, 2008, National City Corporation merged with and into The PNC Financial Services Group, Inc. and National City Bank became a wholly owned subsidiary of The PNC Financial Services Group, Inc.
3. Effective as of November 6, 2009, National City Bank and pursuant to approval granted by the United States Office of the Comptroller of the Currency (as evidenced by the official certification dated November 6, 2009 attached hereto as Exhibit "A"), was merged with and into PNC Bank, National Association.
4. PNC Bank, National Association is a duly organized and existing national banking association (Charter Number 1316) and wholly owned subsidiary of PNC Bancorp, Inc. (a wholly owned subsidiary of The PNC Financial Services Group, Inc.), having its main office located at 222 Delaware Avenue, Wilmington, Delaware 19801 and using federal Employer Identification Number [REDACTED].

IN WITNESS WHEREOF, the undersigned has hereunto set her hand and affixed the seal of this Association this 6<sup>th</sup> day of November, 2009.

  
Janet L. Deringer



Member of The PNC Financial Services Group

One PNC Plaza 249 Fifth Avenue Pittsburgh Pennsylvania 15222 2707

CERTIFIED TRUE COPY

## Certificate of Notice Page 11 of 11

United States Bankruptcy Court  
District of New JerseyIn re:  
Rickey Coleman  
Peggy Coleman  
DebtorsCase No. 12-36601-ABA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 2

Date Rcvd: Aug 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2020.

db #+Rickey Coleman, 2525 43rd Street, Pennsauken, NJ 08110-2126  
jdb +Peggy Coleman, 2525 43rd Street, Pennsauken, NJ 08110-2126Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 06, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2020 at the address(es) listed below:

Angela Catherine Pattison on behalf of Creditor WELLS FARGO BANK, N.A.  
apattison@hillwallack.com, hwbknj@hillwallack.com  
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Seymour Wasserstrum on behalf of Debtor Rickey Coleman mylawyer7@aol.com,  
ecf@seymourlaw.net;r47769@notify.bestcase.com  
Seymour Wasserstrum on behalf of Joint Debtor Peggy Coleman mylawyer7@aol.com,  
ecf@seymourlaw.net;r47769@notify.bestcase.com  
Shauna M Deluca on behalf of Creditor PNC BANK, N.A. sdeluca@rasflaw.com

TOTAL: 7